



Order Filed on October 28,  
2016 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

IN RE:  
EMMANUEL C BAYNOSA

**Case No.: 16-23036**

**Hearing Date: 10/26/2016**

**Judge: STACEY L. MEISEL**

**ORDER DENYING CONFIRMATION AND DISMISSING PETITION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: October 28, 2016**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Debtor(s): EMMANUEL C BAYNOSA

Case No.: 16-23036SLM

Caption of Order: Order Denying Confirmation and Dismissing Petition

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THIS MATTER having come before the Court on 10/26/2016 for a Confirmation Hearing of the Debtor(s)' Chapter 13 Plan, and the Court having considered the Chapter 13 Standing Trustee's report and good and sufficient cause having been shown, it is hereby

ORDERED AND DIRECTED, that the Confirmation of Debtor(s)' Chapter 13 Plan is hereby denied; and it is further

ORDERED AND DIRECTED, that the Debtor(s)' Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder be and they hereby are dismissed without prejudice; and it is further

ORDERED AND DIRECTED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, shall be disbursed to the Debtor(s), less any applicable Trustee fees and commissions, except any adequate protection payments due under the proposed plan or by Court Order, and/or any counsel fees and costs hereby allowed as an Administrative Expense.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Emmanuel C Baynosa  
Debtor

Case No. 16-23036-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db +Emmanuel C Baynosa, 16 Beacon Avenue, Jersey City, NJ 07306-1502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Deborah T. Feldstein on behalf of Creditor TTLBL, LLC dfeldstein@caplaw.net  
Denise E. Carlon on behalf of Creditor Bradshaw Properties LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
John Philip Schneider on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com

TOTAL: 7